(e) the details of measures stipulated, if any, for monitoring utilization of the fund under the special package?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir.

(b) The Planning Commission has been allocating Rs. 1000 crores for RSVY every year since 2004-05. As compared to this in 2003-04, the allocation for RSVY was of the order of Rs. 500 crores.

(c) The nature of works identified in consultation with the State Government of Bihar covers irrigation, power, roads, forestry and agriculture sectors.

(d) The amount of funds allocated in the Annual Plan of Bihar during 2003-04, 2004-05 and 2005-06 under the programme is given below:

(Rs. in crores)

Year	Amount allocated	Amount released
2003-04	500.00	445.75
2004-05	1000.00	248.01
2005.06	1000.00	169.06

(e) Besides the State Government of Bihar, implementation of the schemes are monitored by the Planning Commission, Government of India regularly.

Credit to poor farmers

2169. SHRI GIREESH KUMAR SANGHI: Will the Minister of FINANCE be pleased to state:

(a) whether Government have evolved any concrete policy to extend easy credit to poor farmers;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) The following steps taken,

inter-alia, to provide easier loans to farmers and people living in rural areas have led to enhanced credit flow in rural areas. Credit flow to agriculture alone has increased by 32% from Rs. 86,981 crore in 2003-04 to Rs. 1,15,242 crore in 2004-05:—

(i) The banks have been asked to simplify the procedure for sanction of loan.

(ii) One page documentation has been circulated among banks for adoption.

(iii) Reserve Bank of India has instructed banks not to insist on collateral or margin for loans upto Rs. 50,000/-

(iv) Banks have been asked to issue Kisan Credit Cards to all eligible farmers.

(v) Financing of Self Help Groups is being emphasised.

(vi) A project has been initiated for lending by banks to joint liability groups of tenant farmers and oral lessees.

(vii) Indian Banks' Association has advised public sector banks to charge an interest rate of not more than 9% per annum on crop loans upto Rs. 50,000.

(c) Does not arise.

Seasonal loans to farmers

†2170. SHRI BASHISTHA NARAIN SINGH: Will the Minister of FINANCE be pleased to state:

(a) the measures being taken by government for providing loans at low interest rate through NABARD and other banks with a view to free the farmers from the clutches of money lenders;

(b) whether Government contemplate any plan for providing seasonal loans to the farmers to fulfil their requirements of seeds and fertilizers particularly in sowing season; and

(c) if so, the details thereof?

†Original notice of the question was received in Hindi.